



Personal Financial Responsibility

Course Description

Personal Financial Responsibility addresses the identification and management of personal financial resources to meet the financial needs and wants of individuals and families, considering a broad range of economic, social, cultural, technological, environmental, and maintenance factors. This course helps students build skills in financial responsibility and decision making; analyze personal standards, needs, wants, and goals; identify sources of income, saving and investing; understand banking, budgeting, record-keeping and managing risk, insurance and credit card debt. Direct, concrete applications of mathematics proficiencies in projects are encouraged. ** Counts as a Directed Elective or Elective for the General, Core 40, Core 40 with Academic Honors and Core 40 with Technical Honors diplomas.

Prerequisites

None

Course Materials

Required

- Microsoft Office or Google Docs (See the Minimum Technical Skills and Special Technology Utilized by Students)
- Reliable Internet Access
- Laptop or Desktop (Tablets need Puffin app for internet browsing)
- Adobe Acrobat Reader
- Account setup for [ThingLink](#)

Recommended

Account setup for [Better Money Habits](#)

Course Goals

Upon completion of the course, students will...

- demonstrate management of individual and family finances by applying reliable information and systematic decision making.
- analyze how education, income, career and life choices relate to achieving financial goals.
- manage money effectively by developing financial goals and budgets.
- manage credit and debt to remain both creditworthy and financially secure.
- analyze the features of insurance, its role in balancing risk and benefit in financial planning.
- analyze saving and investing to build long-term financial security and wealth.

Units of Instruction

- Unit 1: Financial Responsibility and Decision Making



- Unit 2: Relating Income and Careers
- Unit 3: Planning and Managing Money
- Unit 4: Managing Credit and Debt
- Unit 5: Risk Management and Insurance
- Unit 6: Saving and Investing

Assignments

The course includes the following assignments:

1. 13 Discussions
2. 17 Dropboxes
3. 36 Quizzes (Includes Unit Test and Final Exam)

Grading / Evaluation

Grading Scheme

Course grades will be determined as follows:

97% or better	A+	77% to 79%	C+
93% to 96%	A	73% to 76%	C
90% to 92%	A -	70% to 72%	C -
87% to 89%	B +	67% to 69%	D+
83% to 86%	B	63% to 66%	D
80% to 82%	B -	60% to 62%	D-
		59% or less	F

Assignment Descriptions and Weightings

The assignments for this course are weighted as follows:

Assignments	Percentage of Final Grade
Course Work (Discussions, Dropboxes and Quizzes)	70%
Final Exam	30%
Total	100%



Instructor Contact Response Time

Contact information for the Indiana Online Instructor can be found by clicking on the Course Home link in the navigation menu.

The instructor will respond to student inquiries (email, text, call) **within 24 hours**. Assignments will be graded within 24 hours and grades will be posted.

Information about Final Exam

The Final Exam must be proctored. Final Exams count for 30% of the total grade.

Expectations for Academic Conduct

Student Handbook

It is your responsibility to read the [student handbook](#) and contact your instructor if you have any questions.

Acceptable User & Netiquette Policy

The [Acceptable Use Policy](#) outlines the guidelines and behaviors that all users (administrators, teachers, students and parents) are expected to follow when participating in the Indiana Online program.

Academic Integrity

Honesty is the [Indiana Online policy](#)!

CIPA

The [Children's Internet Protection Act](#) (CIPA) is a federal law enacted by Congress to address concerns about access to offensive content over the Internet on school and library computers.

Assistance for Students with Disabilities

Indiana Online supports an inclusive learning environment for all students. If there are aspects of the instruction or design of this course that hinder your full participation, such as inaccessible web content, or the use of non-captioned videos and podcasts, reasonable accommodations can be arranged.

Learn more about the [accessibility features](#) in Indiana Online's Learning Management System (LMS), Desire2Learn.

Suggested Assistive Technologies

- Screen Readers: [VoiceOver](#) and [NVDA](#)
- Chrome Extensions: [ChromeVox](#) and [Speakit!](#)



Minimum Technical Skills and Special Technology Utilized by Students

This course is totally online. All instructional content and interaction takes place over the internet. In addition to baseline word processing skills and sending/receiving email with attachments, students will be expected to search the internet and upload / download files. In addition, students may need one or more of these [technology plug-ins](#) to access course materials and content.

Students should have access to Microsoft Office or have an established Google account to work on course documents.

Technical Questions? Please contact the [Indiana Online Helpdesk](#).